Original Research Article

The Influence of Tax Knowledge and Perception of Taxation on the Voluntary Disclosure Program and Its Implications for Taxpayer Reporting (An Empirical Study on Individual Taxpayers Registered at KPP Pratama Kuningan)

ABSTRACT

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| --- |
| **Objective:** This research aims to analize the influence of tax knowledge and tax perception on taxpayer reporting, with the voluntary disclosure program (VDP) as an intervening variable.  **Study Design:** This study consists of individual taxpayers registered at the Tax Service Office (KPP) Pratama Kuningan.  **Methodology:** This research adopts a quantitative approach with an explanatory research design. The population consists of 608,311 individual taxpayers registered at the Primary Tax Service Office in Kuningan (KPP Pratama Kuningan) in 2023. Using the Slovin formula with a 5% margin of error and simple random sampling technique, a total of 400 respondents were selected as the research sample. Data were collected through questionnaires and analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. The model evaluation included both the outer model (measurement model) and inner model (structural model). In addition, the Sobel test was utilized to further evaluate the mediating role of the voluntary disclosure program.  **Results:** The hypothesis testing results indicate that both tax knowledge and tax perception have a significant positive partial effect on the voluntary disclosure program. Furthermore, these two variables also have a significant positive partial impact on taxpayer reporting behavior. The Voluntary Disclosure Program itself significantly enhances taxpayer reporting. Additionally, the analysis confirms that the VDP partially mediates the effect of both tax knowledge and tax perception on taxpayer reporting. The combined influence of tax knowledge and perception accounts for 24.8% of the variance in participation in the VDP, while 39.9% of the variation in taxpayer reporting is jointly explained by tax knowledge, tax perception, and participation in the VDP.  **Conclusion:** Taxpayers’ tax knowledge and perception significantly influence taxpayer reporting both directly and indirectly through the voluntary disclosure program. |

*Keywords: Tax Knowledge; Perceptions of Tax; Voluntary Disclosure Program; Taxpayer Reporting.*

1. INTRODUCTION

Taxation constitutes one of the primary sources of revenue in Indonesia and serves as the largest contributor to the state’s income for national development. Tax revenue realization from 2021 to 2023 has consistently exceeded its targets (www.kemenkeu). In 2023, for instance, the target achievement reached 106.58%. However, this performance does not fully reflect the optimization of the country’s revenue potential. This is evident from Indonesia's persistently low tax ratio, which is among the lowest in the Asia-Pacific region—ranking third-lowest out of 24 countries—and the second-lowest among seven Southeast Asian nations (Organization for Economic Co-operation and Development, 2025).

**Table 1**

**Tax Ratios of Southeast Asian Countries**

|  |  |  |
| --- | --- | --- |
| **No.** | **Countries** | **Tax Ratio** |
| 1 | Vietnam | 18,2% |
| 2 | Phillipines | 18,1% |
| 3 | Cambodia | 12,0% |
| 4 | Thailand | 16,4% |
| 5 | Singapore | 12,6% |
| 6 | Malaysia | 11,8% |
| 7 | Indonesia | 10,9% |
| 8 | Laos | 9,7% |

Source: OECD, 2024

Referring to Table 1, Indonesia’s tax ratio in 2024 stood at merely 10,9%. This figure is considerably below the OECD benchmark of 34%, which underscores the critical role of tax revenue in fostering economic development and growth. The relatively low tax ratio reflects a gap between actual tax collections and the country's economic capacity. One key factor contributing to this shortfall is the insufficient level of taxpayer compliance, particularly in the submission of Annual Tax Returns (SPT), which remains a fundamental determinant of the nation’s low tax ratio.

This issue of non-compliance is further evidenced by data released by the Directorate General of Taxes (DJP) in 2024, indicating that only 16.1 million out of 19.44 million taxpayers fulfilled their obligation to submit tax returns (Kompasiana.com, 2024). Consequently, around 3.34 million taxpayers have yet to comply with this mandatory requirement. The trend of low tax reporting is not only prevalent at the national level but is also reflected regionally. The subsequent section presents tax reporting statistics recorded at the KPP Pratama Kuningan Tax Office.

**Table 2**

**Annual Tax Return Submission by Registered Taxpayers**

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **Number of Registered Taxpayers** | **Number of Taxpayers Submitting Annual Tax Returns** | **Percentage** |
| 2018 | 263.051 | 68.216 | 26% |
| 2019 | 297.584 | 70.586 | 24% |
| 2020 | 510.780 | 83.179 | 16% |
| 2021 | 539.489 | 62.862 | 12% |
| 2022 | 571.211 | 63.425 | 11% |
| 2023 | 609.311 | 91.612 | 15% |

Source: KPP Pratama Kuningan, 2024

Table .2 shows that the number of registered taxpayers at the KPP Pratama Kuningan has increased from 2018 to 2022. Despite this upward trend, the growth in tax return submissions did not keep pace with the rise in registrations. Over the past six years, the number of taxpayers who filed their Annual Tax Returns (SPT) at the office showed notable fluctuations. Between 2018 and 2022, the filing rate demonstrated a downward trend. It was not until 2023 that a significant increase was observed, reaching a filing rate of 15%. This indicates that nearly 85% of registered taxpayers in 2023 had yet to meet their tax reporting obligations. The discrepancy between the number of registered taxpayers and those who reported their taxes in Kuningan Regency reflects a mismatch between regulatory expectations and the actual practice of tax compliance in filing annual returns.

To address this concern, the government launched the Voluntary Disclosure Program (VDP), as stipulated in Law No. 7 of 2021 concerning the Harmonization of Tax Regulations (UU HPP). The program was implemented between January and June 2022 and was aimed at both individual and corporate taxpayers. A total of 247,918 taxpayers took part in the initiative, resulting in final income tax (PPh Final) revenues of IDR 61.01 trillion (pajak.go.id). Several factors may influence taxpayers in fulfilling their tax reporting obligations, including the Voluntary Disclosure Program, tax knowledge, and tax perception. The implementation of the VDP serves as an alternative mechanism, relying heavily on the taxpayer’s voluntary willingness to participate, hence the term “voluntary disclosure.” The existence of the VDP framework has the potential to enhance taxpayer compliance in fulfilling their tax obligations (Novita & Frederica, 2023). Moreover, the VDP is considered a factor that can significantly affect taxpayer reporting behavior (Fajriani & Wenny, 2023).

Tax knowledge serves as a crucial resource that enables taxpayers to understand and perform their tax obligations, including the calculation, payment, and reporting of taxes (Nurul & Bambang, 2023). In this context, tax knowledge also encompasses the awareness and willingness of taxpayers to participate in the Voluntary Disclosure Program (Aini et al., 2023). Nurhayati & Hidayat (2024) assert that tax knowledge positively influences taxpayer reporting levels. Similar conclusions were drawn by Latuamury & Ernest (2021) and Wulandari (2021). Different from studies conducted by Robiansyah et al. (2020), Wardani & Asis (2020), Agustini & Puspita (2024), Endrayanto et al. (2022), Nasharani et al. (2023), Ghani et al. (2020), and Aini et al. (2023), which found that tax knowledge has no influence on the level of taxpayer reporting.

Tax perception reflects how taxpayers view and assess the tax system—whether they see it as fair and transparent or otherwise (Prihastuti et al., 2022). The level of tax reporting is influenced by taxpayers’ perceptions of the tax administration and system. In line with the studies conducted by Heri et al. (2020) and Dewi & Ketut (2023), it is stated that taxpayers' perceptions of tax policies have a positive influence on the level of taxpayer reporting and compliance. This contrasts with the findings of Berutu & Harto (2020) and Robiansyah et al. (2020), who found that tax perceptions do not have a significant effect on taxpayer reporting.

The VDP roles as a supporting factor for fostering tax compliance by offering legal certainty, thus serving as a motivation for taxpayers to report and disclose their assets (Surenggono & Djamilah, 2023). Participation in the VDP has also been shown to encourage taxpayers to improve their reporting behavior and overall compliance (Yuniarsih, 2023). Tax knowledge influences taxpayers’ decisions to participate in the program (Hardiyanti et al., 2022), as does taxpayer perception. A more favorable perception of taxation tends to increase taxpayer participation in various government-led tax policies (Fatmala & Ardini, 2023). Therefore, the Voluntary Disclosure Program can be influenced by both tax knowledge and tax perception, as also evidenced in studies by Hardiyanti et al. (2022), Putrianingrum & Nuryati (2022), and Sawitri (2023). The Voluntary Disclosure Program (VDP) may act as a mediating variable, as prior studies have shown that tax knowledge and tax perception do not directly affect taxpayer reporting (Hantono, 2022; Malendes, 2024; Rachmawati & Haryati, 2021; Marzhidan, 2023; Safitri & Afiqoh, 2022; Berutu & Harto, 2020; Bahrudin et al., 2023; Puspitasari, 2019; Robiansyah et al., 2020). However, both factors can influence participation in the VDP, which in turn may impact reporting behavior.

Therefore, this study seeks to address this gap by examining the role of the Voluntary Disclosure Program as a mediating variable, bridging the relationship between tax knowledge, tax perception, and taxpayer reporting—an area that remains underexplored in the existing literature.

2. material and methodology

**2.1 Theory of Planned Behavior**

This research adopts the Theory of Planned Behavior (TPB), originally developed by Ajzen in 1991. TPB posits that behavior is influenced by three key components: individual attitudes, subjective norms, and perceived behavioral control. These factors collectively shape a person’s intention to engage in a specific action. The theory operates under the premise that individuals act rationally and are capable of anticipating their own behavior in both specific and general contexts.

According to the Theory of Planned Behavior, an individual’s intention to engage in a particular behavior is determined by three core components. First, Attitude Toward the Behavior, which reflects the degree to which a person has a positive or negative evaluation of performing the behavior. This attitude is shaped by behavioral beliefs, or beliefs about the potential outcomes of the behavior. Second, Subjective Norms, which pertain to an individual’s perception of social expectations or pressures from others, as well as their motivation to conform to these expectations. In the context of taxation, taxpayers’ perceptions of social expectations may be interpreted as part of these subjective norms. Third, Perceived Behavioral Control, which captures the individual’s assessment of how easy or difficult it is to carry out the behavior. This is influenced by control beliefs, beliefs about factors that may enable or obstruct the behavior and the individual’s perceived strength or influence of those factors (Ajzen, 2005).

Within the framework of the Theory of Planned Behavior (TPB), the tax knowledge variable is linked to behavioral beliefs, as an individual’s level of understanding regarding taxation shapes their perception of the potential outcomes associated with tax-related actions. Those who possess adequate tax knowledge are more inclined to develop a positive attitude toward fulfilling tax obligations and demonstrate a higher tendency to comply with tax regulations. The perception of tax variable relates to subjective norms, as perception reflects how individuals view the importance of participating in tax policies enacted by the government and the value they place on tax compliance. The more favorable the taxpayer's perception of tax policies, the greater their likelihood of fulfilling their reporting obligations. The voluntary disclosure program variable can be explained by perceived behavioral control. In the context of the TPB, the decision to participate in the Voluntary Disclosure Program is influenced by beliefs about the benefits that may be gained. These beliefs affect taxpayers’ behavioral intentions, especially in fulfilling their tax obligations.

**2.2 Atribution Theory**

Another theoretical framework that helps explain the relationships in this study is Attribution Theory, proposed by Heider in 1985. According to Heider, individuals tend to understand others’ behavior by gathering information and drawing conclusions that make the behavior understandable. This assessment considers both internal and external factors. Internally driven behavior refers to actions under an individual’s personal control, while externally driven behavior is influenced by factors outside the individual (Sriniyati, 2020). In the context of tax reporting behavior, Attribution Theory can be used to understand the motivations and reasons behind individual taxpayer compliance. Tax knowledge and tax perception are categorized as internal factors because they are shaped by individual beliefs, awareness, and intentions to comply with tax obligations (Hidayah et al., 2024). In contrast, the Voluntary Disclosure Program (VDP) is considered an external factor, as it represents a government policy aimed at encouraging greater compliance through the provision of certain incentives (Ningtyas & Aisyaturrahmi, 2022).

Based on Attribution Theory, the interaction between internal and external factors plays a crucial role in shaping behavior. In this study, taxpayer knowledge and perception, as internal factors, are predicted to influence compliance in tax reporting—either directly or indirectly through the mediating role of the Voluntary Disclosure Program. Conversely, the VDP as an external factor is also expected to strengthen or moderate the effect of perception on reporting behavior. This aligns with the findings of Alfiyah and Latifah (2022), who suggest that government policy programs can foster a positive perception of tax obligations, ultimately enhancing compliance in tax reporting.

**2.3 Tax Knowledge and Voluntary Disclosure Program**

The Voluntary Disclosure Program (VDP) is a fiscal initiative introduced by the government, allowing taxpayers to declare previously undisclosed assets by paying the corresponding income tax in accordance with applicable regulations. Tax knowledge is a key determinant in promoting taxpayer participation in this program, as it involves comprehension of tax laws, the rights and responsibilities of taxpayers, and the processes for tax reporting and payment.

Within the Theory of Planned Behavior, tax knowledge aligns with both behavioral beliefs and perceived behavioral control, which jointly influence an individual's likelihood of engaging in tax-compliant behavior. Taxpayers who are well-informed about taxation are more capable of assessing the advantages and potential consequences of participating in the VDP, and are more likely to perceive the program as a reasonable and equitable option.

Moreover, from the perspective of Attribution Theory, tax knowledge is considered an internal factor that influences how individuals interpret government policies. Individuals with sound tax understanding are more inclined to interpret the voluntary disclosure program positively and make decisions based on logical considerations.

Previous studies support this relationship, including those by Putrianingrum & Nuryati (2022), Muslimin (2023), Putri & Rosid (2024), Yanti et al. (2023), and Adrian & Muid (2024), which found that higher levels of tax knowledge are associated with a greater likelihood of taxpayer participation in the Voluntary Disclosure Program.

H1: Tax knowledge has a positive effect on participation in the Voluntary Disclosure Program.

**2.4 Tax Perception and Voluntary Disclosure Program**

Tax perception refers to a taxpayer’s subjective evaluation of the tax system, including fairness, benefits, and transparency of tax policies, such as the Voluntary Disclosure Program. A positive perception encourages taxpayers to view such policies as worthwhile and beneficial to follow. Within the Theory of Planned Behavior, tax perception falls under attitude toward the behavior, where a positive attitude toward the program fosters the intention to participate. Perception may be influenced by personal experiences, social environment, and the credibility of the government in implementing tax policies. From the Attribution Theory perspective, tax perception functions as an individual’s interpretation of external factors—in this case, government policies. If the Voluntary Disclosure Program is perceived as a manifestation of government fairness and transparency, taxpayers are more likely to be motivated to participate voluntarily. Studies by Rahma et al. (2023), Andriawan (2020), Prihastuti (2022), Agusra (2023), Ningtyas & Aisyaturrhami (2022), Mazidah et al. (2020), and Prihastuti et al. (2022) have found that a positive tax perception significantly influences participation in the Voluntary Disclosure Program.

H2: Tax perception has a positive effect on participation in the Voluntary Disclosure Program.

**2.5 Voluntary Disclosure Program and Taxpayer Reporting**

The Voluntary Disclosure Program (VDP) is a government initiative that provides an opportunity for taxpayers to voluntarily disclose previously unreported assets by paying a specific amount of income tax. In the Theory of Planned Behavior, the VDP is an external factor that influences taxpayers’ intentions and behaviors through attitude toward the behavior, subjective norms, and perceived behavioral control. Meanwhile, under Attribution Theory, the VDP is viewed as an external factor that encourages individuals to take responsibility for tax reporting. The policy creates an opportunity for taxpayers to improve their compliance, whether as a legal obligation or as a moral responsibility. Previous research by Nurhayati & Hidayat (2024), Yuniarsih et al. (2023), Frismanda & Safri (2024), Waruwu & Sudjiman (2022), Saputra et al. (2022), Sari & Paskaris (2024), Putri & Arifin (2024), Aini et al. (2023), Adam & Ariani (2023), and Alfiona & Fajriana (2023) supports the notion that the Voluntary Disclosure Program has a positive influence on taxpayer reporting behavior.

H3: The Voluntary Disclosure Program has a positive effect on taxpayer reporting.

**2.6 Tax Knowledge and Taxpayer Reporting**

Tax knowledge encompasses the understanding that taxpayers possess regarding tax regulations and reporting procedures, serving as a critical basis for making informed decisions related to taxation. This knowledge significantly affects the level of tax reporting, as it shapes how individuals comprehend, assess, and fulfill their tax obligations. Under the Theory of Planned Behavior, tax knowledge plays a role in shaping attitude toward the behavior, subjective norms, and perceived behavioral control. Taxpayers who are well-informed are more likely to develop favorable attitudes toward fulfilling tax responsibilities, exhibit greater confidence in navigating tax processes, and be positively influenced by social norms that support compliance. From the viewpoint of Attribution Theory, tax knowledge represents an internal attribution that leads individuals to interpret tax compliance as a form of personal accountability to the state. With sufficient understanding, taxpayers are more inclined to voluntarily fulfill their reporting duties as a conscious act of contributing to national progress. Previous studies by Latuamury & Usmany (2021), Wulandari (2022), Herlina & Putra (2024), Kurniawan & Nugroho (2021), and Antameng et al. (2024) have shown that tax knowledge positively influences tax reporting. This indicates that higher levels of tax knowledge increase the likelihood of accurate and timely tax reporting.

H4: Tax knowledge has a positive effect on taxpayer reporting.

**2.7 Tax Perception and Taxpayer Reporting**

Tax perception is a cognitive process that reflects taxpayers’ views and subjective evaluations of the tax system and government-imposed policies. This perception is shaped through observation, experience, and the level of understanding taxpayers have regarding the benefits, fairness, and transparency of tax administration. A positive perception fosters constructive attitudes, a sense of responsibility, and encourages voluntary compliance with tax obligations. Within the Theory of Planned Behavior, tax perception is strongly associated with both subjective norms and perceived behavioral control, which collectively shape individuals’ intentions and actions concerning tax reporting. When taxpayers view the tax system as equitable and reliable, they are more inclined to develop intentions—and ultimately behaviors—that support timely and accurate fulfillment of their tax obligations. Meanwhile, Attribution Theory explains that positive perceptions of tax administration are associated with an internal sense of responsibility to support the state through honest tax reporting. Studies supporting this relationship include those by Ginting (2023), Purwiyanti & Laksito (2020), Irawati (2019), Arual et al. (2020), Herlina & Putra (2024), Bahir et al. (2022), Hutapea & Sihotang (2023), Bahrudin et al. (2023), and Dewi (2023), all of which found that positive tax perception significantly affects tax reporting behavior.

H5: Tax perception has a positive effect on taxpayer reporting.

**2.8 Tax Knowledge, Voluntary Disclosure Program, and Taxpayer Reporting**

Tax knowledge plays a crucial role in encouraging taxpayers to comply with their tax obligations, including participation in the Voluntary Disclosure Program (VDP). According to the Theory of Planned Behavior, a solid understanding of tax rules enhances an individual's confidence in fulfilling tax obligations. Taxpayers with sufficient knowledge are more likely to view the VDP as a fair and beneficial opportunity.

From the perspective of Attribution Theory, tax knowledge is an internal factor influencing how taxpayers interpret the VDP. When the program is seen as a fair solution to settle obligations without severe penalties, taxpayers are more likely to make rational decisions to participate. This positions the VDP as a bridge between tax knowledge and improved reporting compliance.

The VDP itself is designed to provide facilities for non-compliant taxpayers to disclose their assets at specified rates without incurring heavy sanctions. Therefore, taxpayers who understand the benefits and provisions of the VDP are more likely to use it as a means to improve their reporting behavior.

Previous studies by Putrianingrum & Nuryati (2022) and Muslimin (2023) demonstrate that tax knowledge positively affects participation in the VDP. Additionally, research by Nurhayati & Hidayat (2024), Yuniarsih et al. (2023), Waruwu & Sudjiman (2022), Frismanda & Safri (2024), and Saputra et al. (2022) confirms that the VDP positively impacts tax reporting. Furthermore, Hardiyanti et al. (2020) assert that the VDP can function as a mediating variable in the relationship between tax knowledge and taxpayer compliance.

H6: The Voluntary Disclosure Program mediates the effect of tax knowledge on taxpayer reporting.

**2.9 Tax Perception, Voluntary Disclosure Program, and Taxpayer Reporting**

Tax perception plays a crucial role in influencing tax reporting, particularly through participation in the Voluntary Disclosure Program (VDP). A positive perception of tax policies, including the VDP, can enhance taxpayers’ attitudes, subjective norms, and perceived behavioral control in fulfilling their obligations, as described in the Theory of Planned Behavior. When taxpayers perceive the VDP as a fair, beneficial, and transparent policy, their confidence to participate increases, which ultimately leads to improved tax reporting compliance.

Within the framework of Attribution Theory, tax perception reflects an individual’s interpretation of external policies. A favorable perception encourages taxpayers to view their participation in the VDP as a responsible act of fulfilling their tax obligations. Consequently, the VDP can act as a mediating variable between tax perception and taxpayer reporting behavior.

Previous studies by Sawitri (2022) and Andriawan (2019) support the notion that tax perception positively influences participation in the VDP. Furthermore, research by Nurhayati & Hidayat (2024), Yuniarsih et al. (2023), Waruwu & Sudjiman (2022), Frismanda & Safri (2024), and Saputra et al. (2022) indicates that the VDP has a positive impact on taxpayer reporting.

H7: The Voluntary Disclosure Program mediates the effect of tax perception on taxpayer reporting.

**2.10 Data Analysis Method**

This research is an empirical study employing a quantitative approach, designed to test hypotheses concerning both the direct effects of tax knowledge and tax perception on taxpayer reporting, as well as their indirect effects mediated by the Voluntary Disclosure Program. The study population comprises 608,311 individual taxpayers, as reported by the KPP Pratama Kuningan in 2023. Using a simple random sampling technique and applying the Slovin formula. The following is the calculation of the sample size using the Slovin formula.

Where n represents the sample size, N is the total population, and e is the margin of error set at 5%. Based on this calculation, a total of 400 respondents were obtained as the research sample consisting of taxpayers registered at KPP Pratama Kuningan.

Data analysis was conducted through path analysis utilizing the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. The model evaluation involves analysis of both the outer model (measurement model) and the inner model (structural model). To further assess the mediating effect, the Sobel test was conducted using an online Sobel calculator for statistical validation.

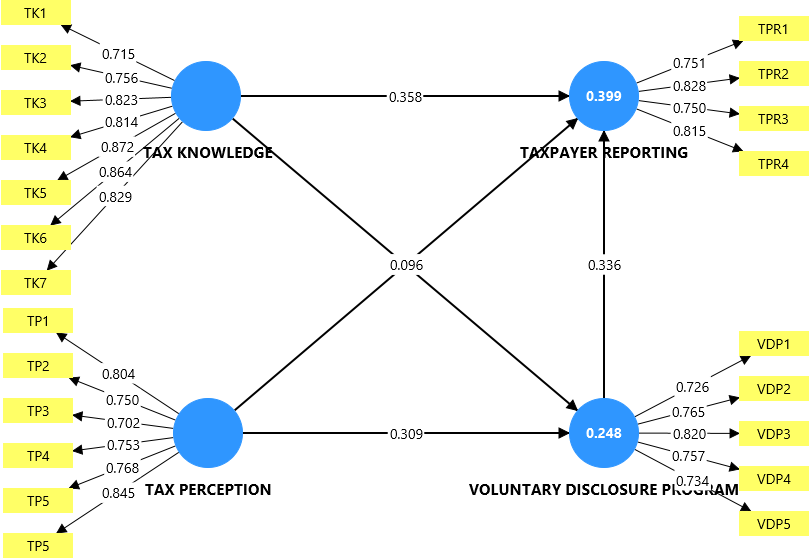
**Tabel 3. Operationalization of Research Variables**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **No** | **Variable** | **Definition** | **Indicators** | **Scale** |
| 1. | Tax Knowledge | Tax knowledge refers to the understanding of general tax provisions, applicable types of taxes in Indonesia, including tax subjects, objects, tax rates, calculation of payable taxes, tax recording, as well as procedures for completing and reporting tax obligations (Purnamasari, 2020). | 1. Awareness that taxes are the primary source of state revenue 2. Understanding the role of taxes in state financing 3. Awareness that delaying tax payments can harm the state 4. Consciousness in accurately calculating, paying, and reporting taxes 5. Awareness that every taxpayer with income must register to obtain a Taxpayer Identification Number (NPWP) 6. Awareness of taxpayers’ rights and obligations 7. Awareness of tax penalties for non-compliance (Purnamasari, 2020). | Interval  (1-7) |
| 2. | Tax Perception | Perception of taxation is the process by which a taxpayer interprets tax-related information and uses it to form judgments about the tax system (Yunita, 2024). | 1. Attitude 2. Motivation 3. Expectation 4. Experience 5. Novelty 6. Environment (Yunita, 2024). | Interval  (1-7) |
| 3. | Voluntary Disclosure Program | The voluntary disclosure program is a policy enabling taxpayers to report previously undisclosed assets by paying taxes according to the prescribed rates (Ningtyas & Aisyaturrahmi, 2022). | 1. Knowledge of the Voluntary Disclosure Program 2. Understanding of the Voluntary Disclosure Program 3. Awareness 4. Motivation 5. Utilization (Ningtyas & Aisyaturrahmi, 2022). | Interval  (1-7) |
| 4. | Taxpayer Reporting | Tax reporting is defined as compliance in submitting and reporting required tax information, correctly calculating the payable tax amount, and timely tax payment without enforcement (Gaol & Sarumaha, 2022). | 1. Formal Compliance 2. Material Compliance (Gaol & Sarumaha, 2022). | Interval  (1-7) |

3. RESULTS

**3.1 Outer Model Analysis**

The results of the validity and reliability tests demonstrate that all indicators utilized in this study are considered reliable, as evidenced by correlation coefficients exceeding 0.6. Both reliability and convergent validity are confirmed, with Cronbach’s Alpha and Composite Reliability values for each construct surpassing the threshold of 0.7, and all Average Variance Extracted (AVE) values exceeding 0.50, meeting the minimum criteria for construct validity. In addition, the square roots of the AVE values for each construct are greater than the corresponding inter-construct correlations, confirming that discriminant validity is established. This conclusion is further supported by the Heterotrait-Monotrait Ratio (HTMT) values, all of which fall below the 0.90 cutoff, indicating adequate discriminant validity across variable pairs.



**Fig. 1. Outer Loading**

**3.2 Inner Model**

The Variance Inflation Factor (VIF) values for all constructs are below 3, indicating the absence of multicollinearity and suggesting that the level of collinearity among the independent variables is low and acceptable. The analysis further reveals that the Adjusted R-Square value for the Voluntary Disclosure Program (VDP) variable is 0.248, which is classified as weak. This implies that tax knowledge and tax perception collectively account for only 24.8% of the variance in the VDP, with the remaining 75.2% influenced by variables not included in the model. Conversely, the R-Square value for the Taxpayer Reporting variable is 0.399, which falls within the moderate category. This indicates that the combined influence of tax knowledge, tax perception, and VDP explains 39.9% of the variability in taxpayer reporting behavior, while the remaining 60.1% is attributed to other unobserved external factors. These findings suggest that the VDP serves as a mediating variable, helping to connect the independent and dependent variables; however, its mediating effect, while present, is not yet substantial.

Furthermore, the effect size (f²) test shows that the relative influence of tax knowledge on taxpayer reporting is the strongest, with a value of 0.169 (moderate category). Meanwhile, the influence of tax perception on taxpayer reporting is the weakest, with a value of 0.012. These findings suggest that efforts to improve tax reporting compliance should primarily focus on enhancing taxpayers’ knowledge of taxation.

**Tabel 4. Structural Model**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Original sample (O)** | **Sample mean (M)** | **Standard deviation (STDEV)** | **T statistics (|O/STDEV|)** | **P values** |
| **Tax Knowledge -> Voluntary Disclosure Program** | 0.295 | 0.295 | 0.077 | 3.829 | 0.000 |
| **Tax Perception -> Voluntary Disclosure Program** | 0.309 | 0.312 | 0.053 | 5.874 | 0.000 |
| **Voluntary Disclosure Program -> Taxpayer Reporting** | 0.336 | 0.340 | 0.073 | 4.613 | 0.000 |
| **Tax Knowledge -> Taxpayer Reporting** | 0.099 | 0.103 | 0.041 | 2.446 | 0.015 |
| **Tax Perception -> Taxpayer Reporting** | 0.104 | 0.106 | 0.029 | 3.597 | 0.000 |
| **Tax Knowledge -> Voluntary Disclosure Program -> Taxpayer Reporting** | 0.099 | 0.103 | 0.041 | 2.446 | 0.015 |
| **Tax Perception -> Voluntary Disclosure Program -> Taxpayer Reporting** | 0.104 | 0.106 | 0.029 | 3.597 | 0.000 |

**3.3 Sobel Test Results**

The Sobel test was conducted to examine the mediating role of the Voluntary Disclosure Program in the relationship between tax knowledge and tax perception with taxpayer reporting. The results indicate that the VDP significantly mediates the effect of tax knowledge on taxpayer reporting. The Sobel statistic of 2.944 with a p-value of 0.003 (*P* = .05) indicates a significant mediating effect. Since the direct effect of tax knowledge on reporting remains significant, this relationship is classified as partial mediation. Similarly, the VDP is proven to significantly mediate the influence of tax perception on taxpayer reporting, with a Sobel statistic of 3.612 and a p-value of 0.000 (< 0.05). As the direct effect of tax perception on reporting is also significant, this type of mediation is likewise classified as partial mediation.

4. DISCUSSION

**4.1 The Influence Of Tax Knowledge On The Voluntary Disclosure Program**

The results of the analysis indicate that tax knowledge has a significant positive effect on the Voluntary Disclosure Program (VDP). This significant positive influence suggests that a higher level of tax knowledge increases the likelihood of taxpayers participating in the program. According to the Theory of Planned Behavior, tax knowledge plays a crucial role in shaping a positive attitude towards participation in the voluntary disclosure program. When taxpayers understand the role of taxes, the associated sanctions, and their tax obligations, their attitude towards the importance of reporting becomes more favorable. This aligns with Attribution Theory, which posits that individual behavior is influenced by how people interpret their responsibilities, especially in the context of taxation. Taxpayers who possess sufficient knowledge are more likely to feel both a moral and legal responsibility to comply—an idea consistent with internal attribution. Consequently, sound tax knowledge contributes to positive internal attribution and encourages the use of the voluntary disclosure program as a form of tax compliance. These findings are consistent with previous research by Muslimin (2023); Putri & Rosid (2024); Yanti et al. (2023); and Adrian & Muid (2024), who also found that tax knowledge has a significant and positive effect on participation in the voluntary disclosure program.

**4.2 The Influence Of Tax Perception On The Voluntary Disclosure Program**

The hypothesis testing results show that tax perception has a significant and positive effect on the Voluntary Disclosure Program (VDP). Based on the Theory of Planned Behavior, tax perception is closely related to attitudes and subjective norms that influence individual behavior. This finding demonstrates that a positive attitude can strengthen perceived behavioral control. Accordingly, a favorable perception of taxes may encourage voluntary action in disclosing unfulfilled tax obligations through the VDP. From the perspective of Attribution Theory, tax perception helps form internal attributions, where taxpayers view tax reporting as a personal responsibility. Taxpayers with positive perceptions are more likely to interpret the voluntary disclosure program as beneficial and to participate based on a sense of duty.

These findings are in line with studies conducted by Ningtyas & Aisyaturrhami (2022) and Prihastuti et al. (2022), which confirm that tax perception exerts a positive influence on the voluntary disclosure program.

**4.3 The Influence Of Voluntary Disclosure Program On Taxpayer Reporting**

The findings indicate that the Voluntary Disclosure Program (VDP) has a significant and positive effect on taxpayer reporting. From the perspective of the Theory of Planned Behavior (TPB), taxpayers’ knowledge of and participation in the VDP enhance their perceived behavioral control. Through this program, taxpayers become more informed and confident in fulfilling their reporting obligations accurately. This is also consistent with Attribution Theory, which suggests that taxpayers begin to internalize the belief that compliance with tax reporting is a personal responsibility rather than merely a response to external pressures. These results are in line with previous studies by Nurhayati & Hidayat (2024); Yuniarsih et al. (2023); Frismanda & Safri (2024); Waruwu & Sudjiman (2022); Saputra et al. (2022); and Sari & Paskaris (2024), all of which concluded that the voluntary disclosure program positively influences tax compliance or taxpayer reporting.

**4.4 The Influence Of Tax Knowledge On Taxpayer Reporting**

The analysis results show that tax knowledge has a significant and positive influence on taxpayer reporting. Within the framework of the Theory of Planned Behavior, knowledge affects both attitude and perceived behavioral control. Individuals who understand the procedures for tax reporting tend to feel more confident and motivated to fulfill their tax obligations. Knowledge reduces ignorance and negative perceptions toward tax obligations, thereby supporting more honest and accurate reporting. According to Attribution Theory, tax knowledge strengthens internal attribution. Taxpayers who are well-informed are more likely to take responsibility for their own actions. Therefore, enhancing education and understanding of taxation plays a vital role in improving taxpayer compliance. This research is consistent with previous studies by Wulandari (2022); Herlina & Putra (2024); Kurniawan & Nugroho (2021); and Antameng et al. (2024), which state that tax knowledge positively influences taxpayer compliance and reporting behavior.

**4.5 The Influence Of Tax Perception On Taxpayer Reporting**

Tax perception has a significant and positive influence on taxpayer reporting. Taxpayers with a positive perception tend to believe that taxes are managed fairly and used for public development purposes, which encourages them to report their taxes in accordance with applicable regulations. From the standpoint of the Theory of Planned Behavior, favorable perceptions shape attitudes and subjective norms that support the intention to comply. Moreover, tax perception may strengthen the belief that tax obligations are not merely burdens but contributions to society. Similarly, Attribution Theory posits that a positive perception fosters the belief that compliance is a matter of personal choice and values. This internal attribution reinforces compliant behavior in tax reporting.

These findings are supported by prior research conducted by Ginting (2023); Purwiyanti & Laksito (2020); Irawati (2019); and Arual et al. (2020), which concluded that tax perception positively affects taxpayer reporting.

**4.6 The Influence Of Tax Knowledge On The Voluntary Disclosure Program, And Its Implicatios For Taxpayer Reporting**

The results of the mediation analysis reveal that the Voluntary Disclosure Program (VDP) partially mediates the relationship between tax knowledge and taxpayer reporting. Based on the Theory of Planned Behavior (TPB), the VDP serves as a bridge between taxpayers’ intentions and their actual behavior—namely, accurate and honest tax reporting. From the perspective of Attribution Theory, taxpayers who possess adequate knowledge and choose to participate in the VDP demonstrate internal attribution—an awareness that the responsibility for tax reporting lies with themselves. The VDP facilitates the realization of this belief by encouraging more honest reporting behavior.

This finding aligns with the studies conducted by Nurhayati & Hidayat (2024) and Hardiyanti et al. (2020), which indicate that the Voluntary Disclosure Program can act as a mediating variable between tax knowledge and taxpayer compliance.

**4.7 The Influence Of Tax Perception On The Voluntary Disclosure Program And Its Implications For Taxpayer Reporting**

The mediation test results indicate that the Voluntary Disclosure Program partially mediates the relationship between tax perception and taxpayer reporting. From the viewpoint of the Theory of Planned Behavior, positive tax perception influences the intention to act, and the VDP provides a channel for the realization of that intention. Similarly, Attribution Theory suggests that individuals with a positive perception are more likely to view accurate tax reporting as a moral responsibility. The VDP thus serves as a medium for the actualization of this responsibility.

This study is supported by empirical findings showing that tax perception has a positive effect on the Voluntary Disclosure Program, as evidenced by Sawitri (2022) and Andriawan (2019). Further, the positive influence of the VDP on taxpayer reporting is confirmed by Nurhayati & Hidayat (2024). Consequently, this study provides novel evidence that the Voluntary Disclosure Program can function as a mediating variable in the relationship between tax perception and taxpayer reporting.

5. CONCLUSION

Based on the research findings, it can be concluded that tax knowledge and tax perception both have significant and positive effects on the Voluntary Disclosure Program as well as on taxpayer reporting. Furthermore, the Voluntary Disclosure Program serves as a partial mediating variable in the relationships between tax knowledge and tax perception with taxpayer reporting. Overall, tax knowledge and tax perception explain 24.8% of the variance in participation in the Voluntary Disclosure Program, while the three variables collectively account for 39.9% of the variance in taxpayer reporting behavior. The results of this study still indicate certain limitations due to the limited number of variables examined, resulting in an R-squared value that falls into the low to intermediate category. Therefore, future researchers are advised to include additional relevant variables such as tax socialization, service quality, and taxpayer awareness, as well as to broaden the scope of factors influencing taxpayer reporting.

The findings of this study provide several important implications for tax practices in Indonesia. First, the government and tax authorities are advised to continuously enhance tax education and outreach efforts in order to strengthen taxpayers’ knowledge, which has been proven to influence the effectiveness of voluntary disclosure programs and tax reporting. Second, efforts are needed to build a positive perception of taxation through transparent public communication, a friendly approach, and improved tax services, so that taxpayers are encouraged to comply more willingly. Third, the voluntary disclosure program should continue to be developed as a strategic tool that can bridge the influence of taxpayers’ knowledge and perceptions on their tax reporting behavior. Fourth, for taxpayers, it is essential to actively improve their understanding and engagement with tax programs in order to fulfill their obligations accurately and on time.

Disclaimer (Artificial intelligence)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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